

Senate Study Bill 3063 - Introduced

SENATE FILE _____
BY (PROPOSED COMMITTEE
ON COMMERCE BILL BY
CHAIRPERSON MCCOY)

A BILL FOR

1 An Act relating to third-party payment of services provided by
2 a doctor of chiropractic.

3 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA:

1 Section 1. NEW SECTION. 514C.29 Services provided by a
2 doctor of chiropractic.

3 1. Notwithstanding the uniformity of treatment requirements
4 of section 514C.6, a policy, contract, or plan providing
5 for third-party payment or prepayment of health or medical
6 expenses shall not impose a copayment or coinsurance amount on
7 an insured for services provided by a doctor of chiropractic
8 licensed pursuant to chapter 151 that is greater than the
9 copayment or coinsurance amount imposed on the insured for
10 services provided by a person engaged in the practice of
11 medicine and surgery or osteopathic medicine and surgery under
12 chapter 148 for the same or a similar diagnosed condition even
13 if a different nomenclature is used to describe the condition
14 for which the services are provided.

15 2. This section applies to the following classes of
16 third-party payment provider policies, contracts, or plans
17 delivered, issued for delivery, continued, or renewed in this
18 state on or after July 1, 2012:

19 a. Individual or group accident and sickness insurance
20 providing coverage on an expense-incurred basis.

21 b. An individual or group hospital or medical service
22 contract issued pursuant to chapter 509, 514, or 514A.

23 c. An individual or group health maintenance organization
24 contract regulated under chapter 514B.

25 d. A plan established pursuant to chapter 509A for public
26 employees.

27 e. An organized delivery system licensed by the director of
28 public health.

29 3. This section shall not apply to accident-only,
30 specified disease, short-term hospital or medical, hospital
31 confinement indemnity, credit, dental, vision, Medicare
32 supplement, long-term care, basic hospital and medical-surgical
33 expense coverage as defined by the commissioner, disability
34 income insurance coverage, coverage issued as a supplement
35 to liability insurance, workers' compensation or similar

1 insurance, or automobile medical payment insurance.

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EXPLANATION

3 This bill provides that a policy, contract, or plan
4 providing for third-party payment or prepayment of health or
5 medical expenses shall not impose a copayment or coinsurance
6 amount on an insured for services provided by a doctor of
7 chiropractic that is greater than the copayment or coinsurance
8 amount imposed on the insured for services rendered by a person
9 engaged in the practice of medicine and surgery or osteopathic
10 medicine and surgery for the same or a similar diagnosed
11 condition even if a different nomenclature is used to describe
12 the condition for which the services are provided.

13 The bill applies to specified individual and group policies,
14 contracts, and plans that are issued for delivery, continued,
15 or renewed in this state on or after July 1, 2012.